

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Debra Smith

Serial No.: 10/708,584

Filed: March 12, 2004

For: System Providing Methodology for  
Consolidation of Financial Information

Examiner: Poe, Kevin T.

Art Unit: 3693

**APPEAL BRIEF**

Mail Stop Appeal  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**BRIEF ON BEHALF OF DEBRA SMITH**

This is an appeal from the Final Rejection mailed August 27, 2008, in which currently-pending claims 1-48 stand finally rejected. Appellant filed a Notice of Appeal on December 1, 2008. This brief is submitted electronically in support of Appellant's appeal.

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## **1. REAL PARTY IN INTEREST**

The real party in interest is assignee Sybase, Inc. located at One Sybase Drive, Dublin, CA 94568.

## **2. RELATED APPEALS AND INTERFERENCES**

There are no appeals or interferences known to Appellant, the Appellant's legal representative, or assignee which will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

## **3. STATUS OF CLAIMS**

The status of all claims in the proceeding is as follows:

### **Rejected: Claims 1-48**

Allowed or Confirmed: None

Withdrawn: None

Objected to: None

Canceled: None

### **Identification of claims that are being appealed: Claims 1-48**

An appendix setting forth the claims involved in the appeal is included as Section 8 of this brief.

## **4. STATUS OF AMENDMENTS**

One Amendment has been filed in this case. Appellant filed an Amendment on May 16, 2008 in response to a non-final Office Action dated February 8, 2008. In the Amendment filed on May 16, 2008, the pending claims were amended in a manner that Appellant believes clearly distinguished the claimed invention over the art of record, for overcoming the art rejections. In response to the Examiner's Final Rejection dated August 27, 2008 (hereinafter "Final Rejection") finally rejecting Appellant's claims, Appellant filed a Notice of Appeal. Appellant has chosen to forego filing an Amendment After Final as it is believed that further amendments to the claims are not warranted in view of the art. Accordingly, no amendments have been entered in this case after the date of the Final Rejection.

## 5. SUMMARY OF CLAIMED SUBJECT MATTER

Appellant asserts that the art rejections herein fail to teach or suggest all of the claim limitations of Appellant's claimed invention, where the claimed invention is set forth in the embodiment in **independent claim 1**: A system for consolidating financial transaction information from multiple sources for presentation to a user (see e.g., Appellant's specification, paragraph [0015], paragraphs [0057]-[0058], paragraph [0060]; paragraphs [0063]-[0069]; also see generally, Fig. 3 and Fig. 4), the system comprising: a file importer (see e.g., Appellant's specification, paragraph [0015], paragraphs [0063]-[0065]; Fig. 4 at 420 (file importer)) for importing data files from a first source and processing each data file to create parsed information for each transaction present in the data file (see e.g., Appellant's specification, paragraph [0015], paragraphs [0064]-[0065], paragraphs [0081]-[0082]; Fig. 5A at 501-503; also see generally, Fig. 4 at 420, 430, 445) and represent any additional information present in the data file in Extensible Markup Language (XML) format (see e.g., Appellant's specification, paragraph [0015], paragraph [0066], paragraph [0084]; Fig. 5A at 505-506), a data consolidator (see e.g., Appellant's specification, paragraph [0015], paragraph [0063], paragraphs [0065]-[0066], paragraph [0068]; Fig. 4 at 450 (data consolidator)) for receiving parsed information from the file importer (see e.g., Appellant's specification, paragraph [0015], paragraph [0063], paragraphs [0065]-[0066], paragraph [0084]; Fig. 5A at 504), consolidating said parsed information with transaction information from a user-accessible system to create consolidated transaction records (see e.g., Appellant's specification, paragraph [0015], paragraphs [0071]-[0072]; Fig. 4 at 470, 445, 420, 430 and 450), assigning a unique identifier to each consolidated transaction record for an account (see e.g., Appellant's specification, paragraph [0015], paragraphs [0069]-[0070], paragraph [0084]; Fig. 5A at 504), and storing said consolidated transaction records (see e.g., Appellant's specification, paragraph [0015], paragraphs [0065]-[0067], paragraph [0071], paragraph [0084]; Fig. 4 at 460; Fig. 5A at 506), wherein consolidating said parsed information includes removing transaction information derived from the user accessible system that is duplicated in said parsed information from the data files (see e.g., Appellant's specification, paragraph [0015], paragraph [0072], paragraph [0085]), and a reporting module (see e.g., Appellant's specification, paragraph [0015], paragraph [0063], paragraphs [0072]-[0073];

Fig. 4 at 480 (reporting module)) for receiving a request for financial transaction information for a particular account and presenting consolidated transaction records for the particular account to the user in response to the request (see e.g., Appellant's specification, paragraph [0015], paragraph [0063], paragraphs [0072]-[0073], paragraphs [0085]-[0086]; Fig. 5B at 507-511)) wherein the user may navigate through said consolidated transaction records based upon said unique identifier (see e.g., Appellant's specification, paragraph [0015], paragraph [0060], paragraphs [0068]-[0070], paragraph [0086]; also see generally, paragraphs [0074]-[0078]).

Appellant additionally asserts that the art rejections herein fail to teach or suggest all of the claim limitations of Appellant claimed invention, where the claimed invention is set forth in the embodiment in **independent claim 21**: A computer-implemented method for consolidating and presenting financial information to a user (see e.g., Appellant's specification, paragraph [0016], paragraphs [0057]-[0058], paragraph [0060]; paragraphs [0063]-[0069]; also see generally, Fig. 4 and Figs. 5A-B), the method comprising: importing data files of different types (see e.g., Appellant's specification, paragraph [0016], paragraphs [0064]-[0065], paragraphs [0081]-[0083]; Fig. 5A at 501; also see generally, Fig. 4 at 420, 430, 445), for each particular type imported, loading a file adapter suited for processing that particular type (see e.g., Appellant's specification, paragraph [0016], paragraph [0065], paragraph [0083]; Fig. 4 at 430, Fig. 5A at 502-503), for each imported data file, creating parsed information from the data file that identifies each transaction present in the data file with a unique sequence number, and that represents any additional information present in the data file in XML format (see e.g., Appellant's specification, paragraph [0016], paragraphs [0065]-[0066], paragraph [0069] (sequence number) paragraph [0084]; Fig. 5A at 504-505; also see generally, Fig. 4 at 420, 430, 445), creating consolidated financial information by storing all parsed information in a consolidation repository (see e.g., Appellant's specification, paragraph [0016], paragraphs [0065]-[0067], paragraph [0071], paragraph [0084]; Fig. 4 at 460; Fig. 5A at 506), including removing financial information derived from a user accessible system which is duplicated in said parsed information (see e.g., Appellant's specification, paragraph [0016], paragraph [0072], paragraph [0085]), receiving a user request at the user-accessible system for information about a particular financial account (see e.g.,

Appellant's specification, paragraph [0016], paragraphs [0072]-[0073], paragraphs [0085]-[0086]; Fig. 5B at 507), and in response to the user request, determining financial information in the user-accessible system and the consolidation repository that is most current for the particular financial account, and presenting that financial information to the user (see e.g., Appellant's specification, paragraph [0016], paragraphs [0072]-[0073], paragraphs [0085]-[0086]; Fig. 5B at 508-511)).

Appellant further asserts that the art rejections herein fail to teach or suggest all of the claim limitations of Appellant claimed invention, where the claimed invention is set forth in the embodiment in **independent claim 36**: A computer-implemented system for consolidating and presenting financial information to a user (see e.g., Appellant's specification, paragraph [0017], paragraphs [0057]-[0058], paragraph [0060]; paragraphs [0063]-[0069]; also see generally, Fig. 3, Fig. 4, Figs. 5A-B), comprising: a file importer for importing data files of different types (see e.g., Appellant's specification, paragraph [0017], paragraphs [0063]-[0065]; Fig. 4 at 420 (file importer)), a plurality of file adapters, each file adapter suited for processing a particular type of data file (see e.g., Appellant's specification, paragraph [0017], paragraph [0065], paragraph [0083]; Fig. 4 at 430, Fig. 5A at 502-503), imported by creating parsed information from the data file that identifies each transaction present in the data file with a unique sequence number, and by representing any additional information present in the data file in XML format for each imported data file (see e.g., Appellant's specification, paragraph [0016], paragraphs [0065]-[0066], paragraph [0069] (sequence number) paragraph [0084]; Fig. 5A at 504-505; also see generally, Fig. 4 at 420, 430, 445), a consolidator for consolidating financial information by consolidating parsed information from imported data files with data from a user-accessible system, including removing transaction information derived from the user accessible system duplicated in said parsed information (see e.g., Appellant's specification, paragraph [0017], paragraphs [0065]-[0067], paragraphs [0071]-[0072], paragraphs [0084]-[0085]; Fig. 4 at 450, Fig. 5A at 506), a consolidation repository for storing consolidated financial information (see e.g., Appellant's specification, paragraph [0017], paragraphs [0065]-[0067], paragraph [0071], paragraph [0084]; Fig. 4 at 460; Fig. 5A at 506), a user-accessible system for receiving a user request for information about a particular financial account (see e.g., Appellant's specification, paragraph [0017],

paragraph [0063], paragraphs [0072]-[0073]; Fig. 4 at 470, 480, Fig. 5B at 507), and a module for determining financial information in the user-accessible system and the consolidation repository that is most current for the particular financial account, and presenting that financial information to the user (see e.g., Appellant's specification paragraph [0016], paragraphs [0072]-[0073], paragraphs [0085]-[0086]; Fig. 5B at 508-511).

Appellant additionally argues based on dependent claims 3, 23 and 38 which include a claim limitation pertaining to: a Bank Administration Institute (BAI) file adapter for extracting data from a Bank Administration Institute (BAI) data file (see, e.g., Appellant's specification paragraph [0060], paragraph [0065] (if the specified file type is BAI, the file importer 420 loads a BAI file adapter; see also file adapter(s) 430 (e.g., BAI adapter) as illustrated in Fig. 4).

Appellant additionally argues based on dependent claims 10, 25 and 40, which include claim limitations pertaining to: wherein said unique identifier assigned to a transaction record comprises a sequence number (see, e.g., Appellant's specification at paragraph [0016], paragraph [0069], paragraph [0084]; see also data consolidator 450 illustrated at Fig. 4 and assigning sequence number to each transaction at step 504 illustrated at Fig. 5A).

Appellant additionally argues based on dependent claim 11 including claim limitations pertaining to: a data consolidator assigning date-based sequence numbers to transaction records of a given type for a particular account (see, e.g., Appellant's specification, paragraph [0069], paragraph [0075], paragraph [0078], paragraph [0084]; see also data consolidator 450 illustrated at Fig. 4 and assigning sequence number to each transaction at step 504 illustrated at Fig. 5A).

Appellant additionally argues based on dependent claim 12 including claim limitations pertaining to: a data consolidator assigning consecutive sequence numbers to transaction records of a given type for a particular account (see, e.g., Appellant's specification, paragraph [0069], paragraph [0084] (sequence number may be a consecutive sequence number); see also data consolidator 450 illustrated at Fig. 4 and assigning sequence number to each transaction at step 504 illustrated at Fig. 5A).

Appellant additionally argues based on dependent claims 13-14, 26 and 41, which

include claim limitations pertaining to: a data consolidator assigning date-based sequence numbers to transaction records of a given type for a particular account (see, e.g., Appellant's specification, paragraph [0069], paragraph [0075], paragraph [0078], paragraph [0084]; see also assigning sequence number to each transaction at step 504 illustrated at Fig. 5A), wherein the data consolidator is user configurable to assign a unique identifier to transaction records using a selected one of consecutive sequence numbers and date-based sequence numbers (see, e.g., Appellant's specification, paragraph [0069], paragraph [0075] (solution configurable so user may select either date-based or consecutive paging schemes), paragraph [0078], paragraph [0084]; see also, e.g., data consolidator 450 illustrated at Fig. 4 and assigning sequence number to each transaction at step 504 illustrated at Fig. 5A).

Appellant additionally argues based on dependent claim 15 including claim limitations pertaining to: a data consolidator providing for undoing transaction records created from a particular file in response to a user request to undo a particular file (see, e.g., Appellant's specification, paragraph [0062], paragraph [0078], paragraphs [0125]-[0127]; see also, e.g., data consolidator 450 illustrated at Fig. 4 and browser 311 connected to financial fusion server 330 via corporate banking module 320).

Appellant additionally argues based on dependent claims 16-17 including claim limitations pertaining to: a data consolidator identifying dependent files having transaction records dependent on transaction records created from said particular file (see, e.g., Appellant's specification, paragraph [0077], paragraphs [0102]-[104], paragraphs [0122]-[0124]; see also, e.g., data consolidator 450 illustrated at Fig. 4), wherein said dependent files are reprocessed by the data consolidator in response to the user request to undo the particular file (see, e.g., Appellant's specification, paragraph [0077], paragraphs [0102]-[104], paragraphs [0122]-[0127]; see also, e.g., data consolidator 450 illustrated at Fig. 4 and browser 311 connected to financial fusion server 330 via corporate banking module 320).

Appellant additionally argues based on dependent claims 27 and 42, which include claim limitations pertaining to: a user-accessible system comprising a main back-end database system for a bank (see, e.g., Appellant's specification, paragraph [0048] (server connected to back end systems and databases), paragraph [0088] (database

repository), paragraph [0129] see also, e.g., host (back-end) 340 illustrated at Fig. 3 and live back-end system 470 at Fig. 4).

Appellant additionally argues based on dependent claims 32 and 47, which include claim limitations pertaining to: ignoring any duplicate information already stored in the consolidation repository when consolidating financial information from a user-accessible system with financial information from a consolidation repository (see, e.g., Appellant's specification, paragraph [0072] (bill payment record from live system deleted as duplicated in BAI file), paragraph [0085]; see also, e.g., data consolidator 450 illustrated at Fig. 4 connected to live back-end system 470 and repository 460 and consolidation of information from live system at step 509 at Fig. 5B).

## 6. GROUNDS OF REJECTION TO BE REVIEWED

The grounds for appeal are:

(1<sup>st</sup>) Whether claims **1-2, 4-9, 18-22, 24, 28-31, 33-37, 39, 43-46, and 48** are unpatentable under 35 U.S.C. Section 103(a) as being obvious over US Patent 7,310,615 of Lewis (hereinafter "Lewis") in view of U.S. Patent 7,194,402 of Poplawski (hereinafter "Poplawski"), further in view of U.S. Published Application 2001/0056387 of Magary et al (hereinafter "Magary");

(2<sup>nd</sup>) Whether claims **3, 23, and 38** are unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of US Patent 6,856,970 of Campbell et al. (hereinafter "Campbell");

(3<sup>rd</sup>) Whether claims **10, 25, and 40** are unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of US Patent 6,711,715 of Greash (hereinafter "Greash");

(4<sup>th</sup>) Whether claim **11** is unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of U.S. Published Application 2006/0080255 of Riehl et al (hereinafter "Riehl");

(5<sup>th</sup>) Whether claim **12** is unpatentable under 35 U.S.C. Section 103(a) as obvious

over Lewis (above), in view of Poplawski (above), further in view of Magary (above), further in view of Riehl (above) and further in view of U.S. Published Application 2002/0004773 of Xu et al (hereinafter "Xu");

(6<sup>th</sup>) Whether claims **13-14, 26 and 41** are unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above), further in view of Riehl (above) and further in view of U.S. Patent 5,754,655 of Hughes et al (hereinafter "Hughes");

(7<sup>th</sup>) Whether claim **15** is unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above) and further in view of U.S. Published Application 2002/0044684 of Pelly (hereinafter "Pelly");

(8<sup>th</sup>) Whether claim **16** is unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above) and further in view of U.S. Published Application 2002/0042795 of Smith (hereinafter "Smith");

(9<sup>th</sup>) Whether claim **17** is unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above), further in view of Smith (above) and further in view of Pelly (above);

(10<sup>th</sup>) Whether claims **27 and 42** are unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above) and further in view of U.S. Published Application 2006/0041493 of Schulze et al (hereinafter "Schulze"); and

(11<sup>th</sup>) Whether claims **32 and 47** are unpatentable under 35 U.S.C. Section 103(a) as obvious over Lewis (above), in view of Poplawski (above), further in view of Magary (above) and further in view of U.S. Published Application 2003/0120619 of Osborne (hereinafter "Osborne").

## 7. ARGUMENT

### A. First Ground: Claims **1-2, 4-9, 18-22, 24, 28-31, 33-37, 39, 43-46, and 48** rejected under 35 U.S.C. 103(a)

#### 1. General

Under Section 103(a), a patent may not be obtained if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which the subject matter pertains. To establish a *prima facie* case of obviousness under this section, the Examiner must establish: (1) that there is some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings, (2) that there is a reasonable expectation of success, and (3) that the prior art reference (or references when combined) must teach or suggest all the claim limitations. (See e.g., MPEP 2142). The reference(s) cited by the Examiner fail to meet these conditions.

2. Claims 1-2, 4-9,18-22, 24, 28-31, 33-37, 39, 43-46, and 48

The Examiner has rejected Appellant's claims 1-2, 4-9,18-22, 24, 28-31, 33-37, 39, 43-46, and 48 under 35 U.S.C. Section 103(a) as being obvious over US Patent 7,310,615 of Lewis (hereinafter "Lewis") in view of U.S. Patent 7,194,402 of Poplawski (hereinafter "Poplawski"), further in view of U.S. Published Application 2001/0056387 of Magary et al (hereinafter "Magary"). The following rejection of Appellant's claim 1 by the Examiner is representative of the Examiner's rejection of the Appellant's claims under Section 103 based on Lewis, Poplawski and Magary:

Regarding claim 1, Lewis discloses a system for consolidating financial transaction information from multiple sources for presentation to a user, the system comprising: a file importer for importing data files from a first source and processing each data file to create parsed information for each transaction present in the data file [Col.4 line 66- Col.5 line 12].

Lewis discloses a data consolidator for receiving parsed information from the file importer, consolidating said parsed information with transaction information from a user accessible system to create consolidated transaction records, [See Claim 1]. Lewis discloses wherein consolidating said parsed information includes removing transaction information derived from the user accessible system that is duplicated in said parsed information from the data files [Col. 17 lines 54-64].

Lewis discloses a reporting module for receiving a request for financial transaction information for a particular account and presenting consolidated transaction records for the particular account to the user in response to the request, wherein the user may navigate through said consolidated transaction records based upon said unique identifier [Col. 7 lines 21-24 and 47-49].

Lewis does not explicitly disclose represent any additional information present in

the data file in Extensible Markup Language (XML) format. However Poplawski discloses represent any additional information present in the data file in Extensible Markup Language (XML) format. At the time of the invention one would have been motivated to modify the disclosure of Lewis to include the teachings of Poplawski to obtain invention as specified in claim 1. The rationale to combine the teachings would be to convert large amounts of data quickly to an XML format.

Lewis does not explicitly disclose assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records. However Magary teaches disclose assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records (Magary claim 9). At the time of the invention one would have been motivated to modify the disclosure of Lewis to include the teachings of Magary to obtain invention as specified in claim 1. The rationale to combine the teachings would be for warehousing financial transaction data for a plurality of financial transactions.

(Final Rejection, paragraph 5, pages 3-4)

In response to Appellant's previously filed Amendment, the Examiner withdrew the previous Section 102 rejection of the claims of this group based on Lewis. However, the Examiner has added two additional references to this first Section 103 rejection and now comes up with a total of eleven (11) different grounds for rejection of Appellant's claimed invention based on various combinations of twelve (12) different references -- a very sizable collection. To be sure, there is no absolute cap or ceiling as to the number of references that may form a competent combination under Section 103, but the fact that the Examiner is having to go to so many places to string together eleven different "obviousness" rejections here begs the question what exactly is "obvious." At some point, the thread of logic used to weave together such a large number of references becomes stretched so thin that it breaks. In particular in the present application, it is respectfully submitted that the Examiner has combined together such a disparate and large collection of art, including references that have nothing to do with one another other than generally pertaining to computer-related technology, that the rejection does not establish obviousness under Section 103.

Turning specifically to the first Section 103 rejection based on Lewis, Poplawski and Magary, the Examiner has added Magary and Poplawski in an effort to cure the acknowledged deficiencies of Lewis to Appellant's claimed invention. The Magary

reference, however, seems to have little relevance to Appellant's claimed invention. Magary describes taking a print stream of a monthly statement, check image or report and warehousing the document (see e.g., Magary, paragraph [0040]). The statement or report is stored keyed by client ID, account ID and document ID (see e.g., Magary, paragraph [0040]), indicating that individual transactions are not being stored by Magary's system nor can they be extracted individually from that system. Instead, a user of Magary's system can only receive (e.g., via email) an entire document such as, for example, a brokerage account statement for the month of December (see e.g., Magary, paragraph [0043] and paragraphs [0047]-[0048]). In contrast, Appellant's claimed invention provides that a user may navigate through individual transactions records. For example, Appellant's claim 1 includes the following claim limitations:

a data consolidator for receiving parsed information from the file importer, consolidating said parsed information with transaction information from a user-accessible system to create consolidated transaction records, assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records, wherein consolidating said parsed information includes removing transaction information derived from the user accessible system that is duplicated in said parsed information from the data files; and a reporting module for receiving a request for financial transaction information for a particular account and presenting consolidated transaction records for the particular account to the user in response to the request, wherein the user may navigate through said consolidated transaction records based upon said unique identifier.

(Appellant's claim 1, emphasis added).

As illustrated above, Appellant's claimed invention enables a user to navigate through consolidated transaction records. Appellant's solution provides for ordering transaction information and assigning a unique identifier (e.g., sequence number) to each transaction stored in the repository (see e.g., Appellant's specification, paragraph [0069]). This unique identifier facilitates paging the transaction information to the user in manageable groups or "chunks" of information, such as in groups of ten transactions organized based on sequence number (see e.g., Appellant's specification, paragraphs [0069]-[0070]). The user may, for example, then navigate through the transactions in sequence based on the sequence number. This type of navigation isn't possible with Magary's solution as Magary's system only provides for retrieval of entire documents,

such as a monthly account statement for a given month.

Also, the Examiner now acknowledges that the primary Lewis reference does not include teachings of representing additional information present in a data file being processed in Extensible Markup Language (XML) format and therefore adds Poplawski as providing such teachings. However, Poplawski simply describes a mechanism for converting tab- or comma-delimited flat files to XML format (see e.g., Poplawski, Abstract, Fig. 3). Here, the Examiner is essentially arguing that because one knows how to convert an entire flat file to XML format, one knows how to identify custom/extensible fields of transaction records (e.g., transaction data in BAI data files) and to handle this extra information which is not defined as a standard data element, convert it into XML format and store it in a data repository in XML format (see e.g., Appellant's specification, paragraph [0066]), while also storing other "standard" information in the repository in a different format. This argument is not convincing for the reasons discussed below.

Appellant's claimed invention addresses one of the complications in processing records from different financial institutions in that different institutions frequently customize or extend the standard file format (e.g., BAI) to capture additional information. Appellant's solution operates to identify, capture and sort this extra information that is not defined as a standard data element in XML format. Thus, Appellant's solution stores "standard" information in columns and rows of a database and also captures and stores "extra" information in XML format (see e.g., Appellant's specification, paragraphs [0066]-[0067]). Poplawski, in contrast, describes performing a single conversion of a given flat file to XML format using a mapping file based on a given data type definition (see e.g., Poplawski, Fig. 3 and col. 4, lines 17-20). Poplawski makes no mention of how it would handle items of information that do not conform to the given data type definition, nor does Poplawski mention representing only certain portions of the information from the input file in XML format. Additionally, it should be noted that Lewis also makes no mention of processing data files containing additional (or extended) data fields. Instead Lewis' system is focused on receiving and processing individual real-time messages or batch files of messages (Lewis, col. 9, lines 10-22 and lines 44-48). Lewis' solution also relies on use of a schema (or rules) as to how incoming items of data are to be applied to the accounts, balances, and so forth represented in Lewis' system

(Lewis, col. 9, lines 48-59). Thus, neither Lewis' nor Poplawski's teachings are comparable to Appellant's claim limitations of identifying "extra" information in transaction records, converting that information into XML format and storing the information in a manner comparable to that of Appellant's claimed invention.

Additionally, Appellant's solution not only handles transaction data that is received via a file, but also handles transaction data received from a live, user-accessible system (see e.g., Appellant's specification, paragraphs [0071]-[0072]). In this case, transaction data arrives via a programming object and is converted from object (e.g., HashMap) format to XML format. Thus, Appellant's claimed invention supports both file-based and object-based transactions with the same underlying mechanism and handles both "standard" data as well as custom or "extra" information. When transaction data from file or live sources is found to contain "extra" information, Appellant's solution converts this extra information to XML format for storage. This is dramatically different from the simple process of conversion of a delimited file to XML described by Poplawski.

The fact that Appellant's solution operates to consolidate transaction data from multiple sources, including both a live, user-accessible systems as well as data imported from data files introduces further distinctions between Appellant's claimed invention and the prior art. Appellant's solution recognizes that today's real-time transactions are tonight's file-based transactions and therefore the two sets of sources (e.g., data files typically received and processed at night and real-time transaction data from "live" systems) include large quantities of duplicate data. Appellant's solution operates to consolidate data from multiple sources while also eliminating duplicate data by replacing real-time transaction data from the live system with the officially posted transaction data when the official transaction data is available (e.g., at the end of the day). This is described, for instance, in Appellant's specification as follows:

Assume, for example, that bank receives a set of BAI files once per day and processes these files each day at midnight. During a particular day, a user (i.e., bank account holder) may request account data for a particular account 1234. In response, the reporting module 480 may obtain current data from the live system 470 and use the data consolidator 450 to add the live data into the data consolidator's repository 460. The combined information from the live system

and previously received data files relating to the particular account 1234 may then be displayed to the user in response to his or her request. The user may then issue a bill payment from this account at 2 pm in the afternoon of that same day. The data consolidator will update the account information to reflect the bill payment (based on information about the bill payment in the live system 470). That evening at midnight a new set of BAI files is received and processed, including a BAI file containing information relating to account 1234. The information in this BAI file may duplicate the information that came from the live system (e.g., because the BAI file includes a record of activity over the past 24 hours on account 1234). For example, the BAI file may include information reflecting the bill payment made from the account at 2 pm. When the system of the present invention processes data files (e.g., BAI files), the system will automatically purge any corresponding information in the repository which is marked as live from the user-accessible system. In this example, the bill payment record from the live system will be deleted as it is duplicated in the BAI file.

(Appellant's specification, paragraph [0072], emphasis added)

As illustrated above, the consolidation steps performed by Appellant's invention include removing duplicate transaction data. This feature is also described, for instance, in the above-cited claim limitations of Appellant's claim 1. The removal of duplicate transaction information reduces the quantity of the data that is maintained, provides increased consistency and improves performance.

The Examiner references Lewis at col. 17, lines 54-64 as providing the corresponding teachings. However, the referenced portion of Lewis reads as follows:

The Validation Process ensures the accuracy of the data and prevents duplicative entries. The Validation Process applies quality assurance rules, pre-defined by the user, to the incoming data. The data is compared against pre-existing records to discern any discrepancies, and to test for changes in excess of acceptable tolerances. Missing data is calculated or derived from other data, where possible. Errors and omissions trigger notifications, via the notification server, to the appropriate staff, who can then correct the data using a desktop application. Once completed, the Validation Process presents the enriched information to the Construction Process.

(Lewis, col. 17, lines 54-64)

Respectfully, Lewis simply mentions that a "Validation Process" may be used to prevent duplicate entries in incoming data without providing any further detail about what this Validation Process might entail. Thus, it is unclear to one having ordinary skill

in the art what Lewis' Validation Process might entail or how it is implemented. Additionally, Lewis' system is handling market data and not transaction data and therefore whatever validation steps are applied are likely to be quite different than those utilized by Appellant's solution which is specifically focused on consolidation of transaction records.

### 3. Conclusion

All told, Lewis, Poplawski and Magary, even if combined, do not include teachings of a consolidation system that consolidates real-time transaction data from a live system with file-based transaction data in a manner that avoids duplication of the data. Additionally, none of these prior art references includes teachings of gracefully handling additional data fields in input transaction records by converting such additional data to XML format and storing it in the repository as with Appellant's claimed invention. Additionally the prior art references do not include teachings of assigning a unique identifier to each transaction and using this identifier to assist the user in navigating through transaction data. Therefore as these references, even when combined, do not teach or suggest all of the claim limitations of Appellant's claims, it is respectfully submitted that claims 1-2, 4-9, 18-22, 24, 28-31, 33-37, 39, 43-46, and 48 (as well as other claims) distinguish over the combined references and the rejection under Section 103 should not be sustained.

## **B. Second Ground: Claims 3, 23, and 38 rejected under 35 U.S.C. 103(a)**

### 1. Claims 3, 23, and 38

Claims 3, 23, and 38 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of US Patent 6,856,970 of Campbell et al. (hereinafter "Campbell"). As to these claims, the Examiner acknowledges that Lewis does not disclose a file importer including a file adapter for extracting data from a particular type of data and, therefore, adds Campbell as providing these teachings.

Appellant's claims are believed to be allowable for at least the reasons cited above in Appellant's **First Ground** of Appeal (incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski and Magary as to Appellant's invention. As these

claims are dependent upon, and incorporate the limitations of Appellant's independent claims, they are distinguishable for the reasons previously described in detail. Although Campbell describes a BAI format mapper which takes into account different interpretations of BAI used at different banks, it does not include any teaching of a system that consolidates real-time transaction data with file-based transaction data comparable to Appellant's claimed invention. Thus, it does not cure the deficiencies of the Lewis, Poplawski and Magary references as to Appellant's invention.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claims 3, 23, and 38 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## C. Third Ground: Claims 10, 25, and 40 rejected under 35 U.S.C. 103(a)

### 1. Claims 10, 25, and 40

Claims 10, 25, and 40 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of US Patent 6,711,715 of Grealish (hereinafter "Grealish"). Here, the Examiner acknowledges that Lewis does not teach assigning a unique identifier comprising a sequence number to a transaction record. The Examiner therefore adds Grealish as providing these teachings.

Appellant's claims are believed to be allowable for at least the reasons cited above in Appellant's **First Ground** of Appeal (incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski and Magary as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent claims, they are distinguishable for the reasons previously described in detail. As Grealish does not provide any teaching of a system consolidating real-time transaction data with file-based transaction data, it does not cure the deficiencies of these references as to Appellant's invention.

Additionally, Appellant's solution provides for assigning a unique identifier to each transaction stored in the repository to facilitate paging the transaction information to the user as previously described and as included as claim limitations of Appellant's independent claims (e.g., Appellant's claim 1 discussed above and as described in Appellant's specification, for instance at paragraph [0069]). Appellant's claim 10 adds that this unique identifier comprises a sequence number. Although Graelish describes a sequence number, the sequence number is used in a different type of system for different purposes. Graelish's system tracks display state changes made to a complex display grid and as display state changes are made associates a sequence number with the display state change (Graelish, Abstract). When the display grid is restored, Graelish's system analyses the sequence numbers in sequence to determine whether a particular display state change needs to be saved and/or restored, so as to avoid unnecessary restorations of display state changes (Graelish, Abstract). However, Graelish makes no mention of transaction data or using the sequence number (unique identifier) to facilitate display of transaction data to a user and/or to allow a user to navigate through such data as provided in Appellant's specification and claims.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claims 10, 25, and 40 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## **D. Fourth Ground: Claim 11 rejected under 35 U.S.C. 103(a)**

### 1. Claim 11

Claim 11 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of U.S. Published Application 2006/0080255 of Riehl et al (hereinafter "Riehl"). As to these claims, the Examiner acknowledges that Lewis does not disclose assigning a sequence number per account and per type of transaction and, therefore, adds

Riehl as providing these teachings.

Appellant's claim 11 is believed to be allowable for at least the reasons cited above in Appellant's **First Ground** of Appeal and **Third Ground** of Appeal (both incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski, Magary and Graelish as to Appellant's invention. Additionally, Appellant notes that the Examiner has not included Graelish in the rejection of Appellant's claim 11 (or claim 12 below), even though Graelish was included as a basis for rejection of intervening claim 10. In any event, Riehl does not cure the above-described deficiencies of Lewis, Poplawski, Magary and Graelish (assuming Graelish is applicable) as to Appellant's invention.

Riehl simply describes that a transaction entry contains pertinent details regarding the transaction including a transaction sequence number, transaction type, account number, dollar amount and so forth as follows:

The transaction entry contains all pertinent details regarding the transaction including, for example: a transaction sequence number; the transaction type; account number; and the dollar amount. There are approximately two hundred and fifty different types of transactions which can be processed, but the back office is only concerned with approximately one hundred and thirty. In one embodiment of the present invention, the branches 150 only send the back office 170 transactions of the pertinent one hundred and thirty types. In an alternative embodiment, the branches 150 send records to the back office 170 related to all of the transactions conducted at the respective branches 150, regardless of type. In this embodiment, the back office 170 culls out only the types of transactions which require back office processing

(Riehl, paragraph [0030], emphasis added).

As illustrated above, Riehl does not include the specific teachings of Appellant's claim 11 of a data consolidator which assigns a sequence number "per account and per type of transaction". Instead, Riehl describes that each transaction entry may have "a transaction sequence number". In contrast, Appellant's invention assigns sequence numbers per account and type of transaction so that at a subsequent point it can efficiently extract pages of information based on a range of sequence numbers for any particular account and type of transaction (see e.g., Appellant's specification, paragraph [0069]). Respectfully, the teachings of Riehl, even if cobbled together with the teachings

of the other references cited by the Examiner, are not at all comparable to these features of Appellant's claimed invention.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claim 11 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## **E. Fifth Ground: Claim 12 rejected under 35 U.S.C. 103(a)**

### 1. Claim 12

Claim 12 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), further in view of Riehl (above) and further in view of U.S. Published Application 2002/0004773 of Xu et al (hereinafter "Xu"). As to claim 12, which depends on intervening claims 10 and 11, as well as independent claim 1, the Examiner acknowledges that the Lewis, Poplawski, Magary and Riehl references do not disclose assigning consecutive sequence numbers to transaction records of a given type and adds yet another reference – Xu -- as providing these teachings.

Appellant's claim 12 is believed to be allowable for at least the reasons cited above in Appellant's **First Ground of Appeal, Third Ground of Appeal and Fourth Ground of Appeal** (all incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski, Magary and Riehl as to Appellant's invention. Xu does not cure the deficiencies of these references as to Appellant's invention.

Xu simply describes a assigning a monotonically increasing sequence number for each certificate revocation list (CRL) issued by a given certificate authority (CA) (Xu, paragraph [0053]). Although Xu describes a monotonically increasing sequence number, Xu makes no mention of assigning consecutive sequence numbers "to transaction records of a given type for a particular account" as provided in the claim limitations of Appellant's claim 12. Additionally, Xu's solution is focused on certificate revocation list consolidation and access (Xu, Abstract), which is a rather different field from that of

Appellant's solution for consolidation of financial transaction records. Thus, Appellant respectfully believes that Xu's teachings are not analogous to Appellant's claimed features of a data consolidator that assigns consecutive sequence numbers to transaction records of a given type for a particular account.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claim 12 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## **F. Sixth Ground: Claims 13-14, 26 and 41 rejected under 35 U.S.C. 103(a)**

### 1. Claim 13-14, 26 and 41

Claims 13-14, 26 and 41 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), further in view of Riehl (above) and further in view of U.S. Patent 5,754,655 of Hughes et al (hereinafter "Hughes").

Appellant's claims are believed to be allowable for at least the reasons cited above in Appellant's **First Ground, Third Ground, Fourth Ground and Fifth Ground of Appeal** (all incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski, Magary and Riehl as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent and/or intervening claims, they are distinguishable for the reasons previously described in detail above. Hughes does not cure the deficiencies of these other references.

Hughes describes a system for remote purchase and bill payment transactions. Hughes system provides for a "retrieval reference number" which is generated to aid in tracking a transaction within the processing system. Hughes' retrieval reference number is based on the least significant digit of the year, the Gregorian date and a sequence number that is reset at the beginning of each day and incremented for each transaction served by a remote host system (see e.g., Hughes, col. 6, lines 56-60). Appellant's claimed invention, in contrast, provides for assigning sequence numbers to transaction

records of a given type for a particular account as described previously. Additionally, Appellant's solution provides for two alternative paging schemes and related sequence numbers that can be implemented by a user or organization (e.g., a bank) depending on its environment and its requirements (see e.g., Appellant's claim 14). These two paging schemes are referred to as "consecutive" and "date-based" paging. The format of the sequence numbers that are assigned are based on which type of paging scheme the customer has selected (see e.g., Appellant's specification, paragraph [0069]). The "consecutive" scheme provides for assigning consecutive sequence numbers, while the "date-based" scheme provides for sequence numbers that include calendar date information (see e.g., Appellant's specification, paragraph [0069]). Hughes system does not provide comparable features or flexibility. Instead, Hughes creates a reference number based on a combination of date (i.e., year and Gregorian date) and a sequence number which is reset each day. It does not give the user a choice of paging schemes or otherwise provide features comparable to those of Appellant's claimed invention.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's 13-14, 26 and 41 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## **G. Seventh Ground: Claim 15 rejected under 35 U.S.C. 103(a)**

### 1. Claim 15

Claim 15 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above) and further in view of U.S. Published Application 2002/0044684 of Pelly (hereinafter "Pelly"). Here the Examiner adds Pelly for its teachings of reverse data compression encoding, which the Examiner contends is somehow comparable to Appellant's data consolidation solution that operates to undo transaction records in response to user input.

Appellant's claims are believed to be allowable for at least the reasons cited above

in Appellant's **First Ground** of Appeal (incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski and Magary as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent claims, they are distinguishable for the reasons previously described in detail.

Additionally, the referenced teachings of Pelly describe data compression encoding and decoding, which Appellant does not believe are at all relevant to Appellant's solution for consolidation of financial transaction information. In particular, the claim limitations of Appellant's claim 15 provide for undoing transaction records derived from a particular file in response to a user request to undo the file. Pelly's solution makes no mention whatsoever of transaction records or undoing transaction records base on user input. Instead, its primary teachings relate to data compression processing and, therefore, Appellant does not understand how it is at all comparable or even relevant to Appellant's claimed invention.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claim 15 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## **H. Eighth Ground: Claim 16 rejected under 35 U.S.C. 103(a)**

### 1. Claim 16

Claim 16 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of U.S. Published Application 2002/0042795 of Smith (hereinafter "Smith").

Claim 16 is dependent on claims 1 and 15 and is, therefore, believed to be allowable for at least the reasons cited above in Appellant's **First Ground** of Appeal and **Seventh Ground** of Appeal (both incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski and Magary as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent

claims, they are distinguishable for the reasons previously described in detail. Appellant also notes that although Claim 16 is dependent upon intervening claim 15, the Examiner has not cited Pelly in its rejection of claim 16, which is puzzling. In any event, Smith does not cure any of the deficiencies of Lewis, Poplawski and Magary (or Pelly).

As described above, Appellant's claim 15 provides for undoing transaction records derived from a particular file in response to user input. Claim 16 provides further limitations of identifying dependent files having transactions records dependent upon the file that is being undone. Although Smith describes identifying files which are dependent upon one or more other files in a library, Smith makes no mention of undoing or reprocessing any files or dependent files as provided in Appellant's specification and claims.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claim 16 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims, it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

### **I. Ninth Ground: Claim 17 rejected under 35 U.S.C. 103(a)**

#### 1. Claim 17

Claim 17 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), further in view of Smith (above) and further in view of Pelly (above).

Appellant's claims are believed to be allowable for at least the reasons cited above in Appellant's **First Ground, Seventh Ground and Eighth Ground** of Appeal (all incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski, Magary and Smith as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent and intervening claims, they are distinguishable for the reasons previously described in detail.

The Examiner has again added Pelly for its teachings of reverse data compression encoding arguing that this is somehow comparable to Appellant's claim 17 which

includes claim limitations of reprocessing dependent data files (e.g., those dependent identified as described in claim 16) in response to the user request to undo the particular file (e.g., as described in claim 15). As previously discussed, Pelly's primary teachings relate to data compression processing and Pelly makes no mention whatsoever of transaction records or undoing transaction records and therefore appears to be of no relevance whatsoever to Appellant's claimed invention.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claim 17 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

### **J. Tenth Ground: Claims 27 and 42 rejected under 35 U.S.C. 103(a)**

#### 1. Claims 27 and 42

Claims 27 and 42 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of U.S. Published Application 2006/0041493 of Schulze et al (hereinafter "Schulze"). As to these claims, the Examiner acknowledges that Lewis, Poplawski and Magary fail to disclose that the user-accessible system comprises a main back-end database system for a bank and, therefore, adds Schulze as providing these teachings.

Appellant's claims are believed to be allowable for at least the reasons cited above in Appellant's **First Ground** of Appeal (incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski and Magary as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent claims, they are distinguishable for the reasons previously described in detail. The referenced teachings of Schulze simply describe making a back-up file of downloaded identification data and routing codes and storing it in an off-site storage system. These teachings do not appear comparable to the specific claim limitations of Appellant's claims 27 and 42 and certainly do not cure the various other deficiencies of the other references

as to Appellant's claimed invention discussed in detail above.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claims 27 and 42 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103 should not be sustained.

## **K. Eleventh Ground: Claims 32 and 47 rejected under 35 U.S.C. 103(a)**

### 1. Claims 32 and 47

Claims 32 and 47 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (above), in view of Poplawski (above), further in view of Magary (above), and further in view of further in view of U.S. Published Application 2003/0120619 of Osborne (hereinafter "Osborne").

Appellant's claims are believed to be allowable for at least the reasons cited above in Appellant's **First Ground** of Appeal (incorporated herein by reference) pertaining to the deficiencies of Lewis, Poplawski and Magary as to Appellant's invention. As these claims are dependent upon, and incorporate the limitations of Appellant's independent claims, they are distinguishable for the reasons previously described in detail. Osborne does not cure any of the deficiencies of these references as Osborne describes a solution for remote monitoring and diagnosing of industrial equipment which makes no mention of transaction information or how such transaction information may be consolidated for display to a user.

## 2. Conclusion

For the reasons discussed above, the combined references do not teach or suggest all of the claim limitations of Appellant's claims 32 and 47 (or other claims). Therefore, as the combined references do not teach or suggest all the limitations of Appellant's claims it is respectfully submitted that Appellant's claimed invention is distinguishable over the prior art and that the Examiner's rejection under Section 103.

## **L. Conclusion**

Appellant's invention greatly improves the efficiency of the task of consolidating financial information from live, user accessible systems with data received from file-based sources that avoids storing duplicate information and facilitates user navigation of the consolidated transaction data. It is respectfully submitted that the present invention, as set forth in the pending claims, sets forth a patentable advance over the art.

In view of the above, it is respectfully submitted that the Examiner's rejection of Appellant's claims under 35 U.S.C. Section 103 should not be sustained. If needed, Appellant's undersigned attorney can be reached at 925 465 0361. For the fee due for this Appeal Brief, please refer to the attached Fee Transmittal Sheet. This Appeal Brief is submitted electronically in support of Appellant's Appeal.

Respectfully submitted,

Date: December 9, 2008

/G. Mack Riddle/

G. Mack Riddle; Reg. No. 55,572  
Attorney of Record

925 465 0361  
925-465-8143 FAX

## 8. CLAIMS APPENDIX

1. A system for consolidating financial transaction information from multiple sources for presentation to a user, the system comprising:
  - a file importer for importing data files from a first source and processing each data file to create parsed information for each transaction present in the data file and represent any additional information present in the data file in Extensible Markup Language (XML) format;
  - a data consolidator for receiving parsed information from the file importer, consolidating said parsed information with transaction information from a user-accessible system to create consolidated transaction records, assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records, wherein consolidating said parsed information includes removing transaction information derived from the user accessible system that is duplicated in said parsed information from the data files; and
  - a reporting module for receiving a request for financial transaction information for a particular account and presenting consolidated transaction records for the particular account to the user in response to the request, wherein the user may navigate through said consolidated transaction records based upon said unique identifier.
2. The system of claim 1, wherein said file importer includes at least one file adapter for extracting data from a particular type of data file.
3. The system of claim 2, wherein said at least one file adapter includes a Bank Administration Institute (BAI) file adapter for extracting data from a Bank Administration Institute (BAI) data file.
4. The system of claim 1, wherein said file importer is user extensible to extract data from additional types of data files.
5. The system of claim 1, wherein said file importer is invoked at periodic

intervals to process data files received from said first source.

6. The system of claim 1, wherein said first source is an external source.
7. The system of claim 6, wherein said external source is a financial institution.
8. The system of claim 1, wherein said data consolidator creates consolidated transaction records based on transaction information in the user-accessible system that is more recent than information from the data files received from the first source.
9. The system of claim 1, wherein said XML representation is stored by the data consolidator for retrieval in response to a user request for financial transaction information.
10. The system of claim 1, wherein said unique identifier assigned to a transaction record comprises a sequence number.
11. The system of claim 10, wherein said data consolidator assigns a sequence number per account and per type of transaction.
12. The system of claim 11, wherein said data consolidator assigns consecutive sequence numbers to transaction records of a given type for a particular account.
13. The system of claim 11, wherein said data consolidator assigns date-based sequence numbers to transaction records of a given type for a particular account.
14. The system of claim 1, wherein the data consolidator is user configurable to assign a unique identifier to transaction records using a selected one of consecutive sequence numbers and date-based sequence numbers.
15. The system of claim 1, wherein the data consolidator provides for undoing

transaction records created from a particular file in response to a user request to undo a particular file.

16. The system of claim 15, wherein the data consolidator identifies dependent files having transaction records dependent on transaction records created from said particular file.

17. The system of claim 16, wherein said dependent files are reprocessed by the data consolidator in response to the user request to undo the particular file.

18. The system of claim 1, wherein the reporting module presents at least one page containing said consolidated transaction records in a user interface.

19. The system of claim 18, wherein a user may select a particular page of said consolidated transaction records for viewing in the user interface.

20. The system of claim 1, wherein the reporting module retrieves consolidated transaction records matching criteria specified by the user in the request for financial transaction information.

21. A computer-implemented method for consolidating and presenting financial information to a user, the method comprising:

importing data files of different types;

for each particular type imported, loading a file adapter suited for processing that particular type;

for each imported data file, creating parsed information from the data file that identifies each transaction present in the data file with a unique sequence number, and that represents any additional information present in the data file in XML format;

creating consolidated financial information by storing all parsed information in a consolidation repository, including removing financial information derived from a user accessible system which is duplicated in said parsed information;

receiving a user request at the user-accessible system for information about a particular financial account; and

in response to the user request, determining financial information in the user-accessible system and the consolidation repository that is most current for the particular financial account, and presenting that financial information to the user.

22. The method of claim 21, wherein the importing step occurs at periodic intervals.

23. The method of claim 21, wherein the data file's file type comprises a BAI file type, and wherein the file adapter is suited for processing BAI files.

24. The method of claim 21, wherein the file adapter is implemented as a pluggable architecture for supporting a particular file type.

25. The method of claim 21, wherein each sequence number assigned is a unique identifier.

26. The method of claim 21, wherein each sequence number assigned is a date-based sequence number.

27. The method of claim 21, wherein the user-accessible system comprises a main back-end database system for a bank.

28. The method of claim 21, wherein each imported data file is received from an external source.

29. The method of claim 28, wherein the external source is a banking institution.

30. The method of claim 21, wherein the consolidation repository stores financial information in database tables.

31. The method of claim 21, wherein the determining step includes consolidating financial information from the user-accessible system with financial information from the consolidation repository.

32. The method of claim 31, wherein any duplicate information already stored in the consolidation repository is ignored.

33. The method of claim 21, further comprising:  
for any new financial information in the user-accessible system that is not already present in the consolidation repository, creating new parsed information from the new financial information that identifies each transaction present with a unique sequence number, and that represents any additional information present in the data file in XML format; and  
updating the consolidated financial information in the consolidation repository to include the new parsed information.

34. A computer-readable medium having processor-executable instructions for performing the method of claim 21.

35. A downloadable set of processor-executable instructions for performing the method of claim 21.

36. A computer-implemented system for consolidating and presenting financial information to a user comprising:  
a file importer for importing data files of different types;  
a plurality of file adapters, each file adapter suited for processing a particular type of data file imported by creating parsed information from the data file that identifies each transaction present in the data file with a unique sequence number, and by representing any additional information present in the data file in XML format for each imported data file;

a consolidator for consolidating financial information by consolidating parsed information from imported data files with data from a user-accessible system, including removing transaction information derived from the user accessible system duplicated in said parsed information;

a consolidation repository for storing consolidated financial information;

a user-accessible system for receiving a user request for information about a particular financial account; and

a module for determining financial information in the user-accessible system and the consolidation repository that is most current for the particular financial account, and presenting that financial information to the user.

37. The system of claim 36, wherein the file importer operates at periodic intervals.

38. The system of claim 36, wherein one type comprises a BAI file type, and wherein one of the file adapters is suited for processing BAI files.

39. The system of claim 36, wherein the file adapters are implemented as a pluggable architecture for supporting different file types.

40. The system of claim 36, wherein each sequence number assigned is a unique identifier.

41. The system of claim 36, wherein each sequence number assigned is a date-based sequence number.

42. The system of claim 36, wherein the user-accessible system comprises a main back-end database system for a bank.

43. The system of claim 36, wherein each imported data file is received from an external source.

44. The system of claim 43, wherein the external source is a banking institution.
45. The system of claim 36, wherein the consolidation repository stores financial information in database tables.
46. The system of claim 36, wherein the module for determining and presenting consolidates financial information from the user-accessible system with financial information from the consolidation repository.
47. The system of claim 46, wherein any duplicate information already stored in the consolidation repository is ignored.
48. The system of claim 36, further comprising:  
a module for updating the parsed information with new financial information any new financial information in the user-accessible system that is not already present in the consolidation repository.

## **9. EVIDENCE APPENDIX**

This Appeal Brief is not accompanied by an evidence submission under §§ 1.130, 1.131, or 1.132.

**10. RELATED PROCEEDINGS APPENDIX**

Pursuant to Appellant's statement under Section 2, this Appeal Brief is not accompanied by any copies of decisions.